



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [NORTHERN TRUST CORPORATION](#)

City/State [CHICAGO, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [170,003,912](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

NORTHERN TRUST CORPORATION
50 SOUTH LA SALLE STREET
CHICAGO, IL 60603

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	136,098,123	117,493,571	123,335,366	119,682,974	115,498,260
Net income (\$000)	1,209,310	1,492,216	1,556,367	1,198,972	1,032,528
Number of BHCs in peer group	128	125	118	108	100

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.09	2.77	6	1.46	3.01	8	1.35	3.08	7	1.23	2.92	8	1.09	2.80	8
+ Non-interest income	3.42	1.21	92	3.74	1.32	91	3.52	1.31	93	3.30	1.35	94	3.23	1.39	94
- Overhead expense	3.22	2.57	79	3.52	2.69	83	3.26	2.71	80	3.14	2.72	77	3	2.72	69
- Provision for credit losses	0.07	0.51	5	-0.01	0.15	4	-0.01	0.14	6	-0.02	0.16	5	-0.02	0.17	6
+ Securities gains (losses)	0	0.02	5	0	0.01	21	0	0	33	0	0.01	21	0	0.01	6
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	89	0	0	86	0	0	88
= Pretax net operating income (tax equivalent)	1.22	1.04	62	1.68	1.56	59	1.62	1.57	52	1.40	1.43	44	1.34	1.36	46
Net operating income	0.89	0.81	55	1.27	1.19	54	1.26	1.24	49	1	0.89	58	0.89	0.90	49
Net income	0.89	0.82	55	1.27	1.19	54	1.26	1.24	49	1	0.90	57	0.89	0.90	49
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99			1.54	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.34	3.55	4	2.35	4.41	2	2.06	4.24	1	1.62	3.80	4	1.33	3.57	3
Interest expense	0.16	0.52	6	0.76	1.08	29	0.61	0.86	29	0.30	0.60	15	0.17	0.49	9
Net interest income (tax equivalent)	1.18	3.01	6	1.59	3.33	8	1.45	3.38	6	1.32	3.19	8	1.16	3.06	8
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.27	6	0	0.21	4	0	0.22	10	0.03	0.24	15	0.04	0.27	17
Earnings coverage of net loan and lease losses (X)	547.21	22.89	96	-2,622.41	24.40	1	1,798.22	21.75	98	159.99	19.67	96	98.89	19.75	93
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.56	1.58	6	0.33	0.83	9	0.35	0.90	7	0.40	0.98	10	0.48	1.07	10
Allowance for loan and lease losses / Total loans and leases	0.56	1.55	6	0.33	0.81	9	0.35	0.89	8	0.40	0.96	10	0.48	1.04	10
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.39	0.71	23	0.28	0.57	17	0.36	0.61	26	0.48	0.72	27	0.49	0.88	21
30–89 days past due loans and leases / Total loans and leases	0.29	0.39	45	0.28	0.43	37	0.47	0.44	62	0.51	0.47	61	0.35	0.51	41
Liquidity and Funding															
Net noncore funding dependence	19.62	3.20	87	32.60	14.45	88	36.59	16.62	89	22.94	17.03	72	19.01	18.62	57
Net short-term noncore funding dependence	-125.56	-4.76	2	-75.05	3.38	2	-75.49	4.66	5	-95.37	4.83	3	-79.49	5.92	2
Net loans and leases / Total assets	19.75	61.58	4	22.88	63.77	7	24.49	63.98	7	23.42	62.73	7	27.16	61.97	9
Capitalization															
Tier 1 leverage ratio	7.60	9.13	9	8.66	9.76	18	7.97	9.71	8	7.80	9.53	11	7.97	9.40	17
Holding company equity capital / Total assets	6.88	11.16	4	8.11	12.43	6	7.95	12.22	2	7.37	11.94	1	7.88	11.52	4
Total equity capital (including minority interest) / Total assets	6.88	11.28	3	8.11	12.57	4	7.95	12.27	2	7.37	12.01	1	7.88	11.60	4
Common equity tier 1 capital / Total risk-weighted assets	12.83	12.38	62	12.70	12.17	69	12.87	12.12	71	12.57	12.19	68	11.77	12.16	53
Net loans and leases / Equity capital (X)	2.87	5.59	7	2.82	5.21	9	3.08	5.29	10	3.18	5.27	12	3.45	5.37	16
Cash dividends / Net income	52.66	42.30	66	41.03	33.12	65	31.20	27.31	55	35.17	31.29	50	35.53	29.05	62
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52			-20.06	
Growth Rates															
Assets	24.25	16.68	73	3.49	9.26	33	-4.60	7	3	11.83	8.28	75	6.15	8.31	51
Equity capital	5.39	6.99	46	5.54	10.49	34	2.86	7.89	37	4.56	10.18	37	12.23	7.99	74
Net loans and leases	7.23	9.07	50	-3.31	9.10	3	-0.26	7.89	10	-3.57	9.38	6	2.04	8.51	20
Noncore funding	24.29	-12.19	88	-4.01	6.59	33	0.84	10.67	31	24.15	5.59	76	8.35	9.36	55
Parent Company Ratios															
Short-term debt / Equity capital	4.27	0.77	87	4.51	1.02	84	0	1.14	37	0	1.07	36	0	1.59	35
Long-term debt / Equity capital	30.72	13.56	82	27.90	13.04	77	29.59	13.37	79	25.40	12.69	77	22.98	13.44	77
Equity investment in subsidiaries / Equity capital	94.32	102.81	10	86.23	103.22	3	93.23	103.10	10	92.67	102.10	13	90.58	101.56	12
Cash from ops + noncash items + op expense / Op expense + dividends	223.11	147.26	83	281.11	190.27	80	228.59	174.91	76	141.35	148.20	54	95.87	144.09	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	774,601	1,153,202	1,099,149	918,636	803,547	-32.83	5.78
Income from lease financing receivables.....	-5	80	1,932	1,968	5,738		
Fully taxable income on loans and leases.....	760,185	1,123,831	1,070,729	900,047	797,472	-32.36	2.14
Tax-exempt income on loans and leases.....	14,411	29,451	30,352	20,557	11,813	-51.07	145.42
Estimated tax benefit on income on loans and leases.....	31,273	31,421	36,380	38,628	16,771	-0.47	123.80
Income on loans and leases (tax equivalent).....	805,869	1,184,703	1,137,461	959,232	826,056	-31.98	5.46
Investment interest income (tax equivalent).....	803,955	1,059,393	901,566	599,208	427,510	-24.11	141.07
Interest on balances due from depository institutions.....	52,946	256,898	279,873	223,886	163,894	-79.39	-66.40
Interest income on other earning assets.....	15,028	31,688	43,728	32,829	24,574	-52.58	22.22
Total interest income (tax equivalent).....	1,677,798	2,532,682	2,362,628	1,815,155	1,442,034	-33.75	32.37
Interest on time deposits of \$250K or more	14,163	13,157	7,031	8,735		7.65	
Interest on time deposits < \$250K.....	2,351	3,002	769	664		-21.69	
Interest on foreign office deposits	-15,605	312,024	294,798	148,411	63,304		
Interest on other deposits	47,492	160,755	82,000	24,269	11,898	-70.46	389.61
Interest on other borrowings and trading liabilities.....	125,260	294,816	270,800	121,080	75,040	-57.51	113.26
Interest on subordinated debt and mandatory convertible securities	26,604	38,268	43,275	36,949	23,494	-30.48	27.37
Total interest expense.....	200,265	822,022	698,673	340,108	182,008	-75.64	30.13
Net interest income (tax equivalent).....	1,477,533	1,710,660	1,663,955	1,475,047	1,260,026	-13.63	32.68
Non-interest income.....	4,659,124	4,396,911	4,339,041	3,949,122	3,732,871	5.96	28.15
Adjusted operating income (tax equivalent)	6,136,657	6,107,571	6,002,996	5,424,169	4,992,897	0.48	29.22
Overhead expense.....	4,381,044	4,138,099	4,022,861	3,764,020	3,467,691	5.87	32.26
Provision for credit losses.....	92,767	-8,771	-17,544	-19,605	-17,485		
Securities gains (losses)	-401	-1,358	-1,046	-1,573	-3,167		
Other tax equivalent adjustments	0	0	2,413	1,523	2,695		
Pretax net operating income (tax equivalent).....	1,661,978	1,976,885	1,999,046	1,679,704	1,542,219	-15.93	11.52
Applicable income taxes	418,322	451,892	401,461	434,933	484,556	-7.43	-14.83
Tax equivalent adjustments	34,346	32,777	41,218	45,799	25,135	4.79	35.64
Applicable income taxes (tax equivalent).....	452,668	484,669	442,679	480,732	509,691	-6.60	-12.36
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	1,209,310	1,492,216	1,556,367	1,198,972	1,032,528	-18.96	24.19
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,209,310	1,492,216	1,556,367	1,198,972	1,032,528	-18.96	24.19
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,209,310	1,492,216	1,556,367	1,198,972	1,032,528	-18.96	24.19
Investment securities income (tax equivalent).....	803,955	1,059,393	901,566	599,208	427,510	-24.11	141.07
US Treasury and agency securities (excluding mortgage-backed securities)	106,349	189,235	171,478	124,628	95,779	-43.80	86.57
Mortgage-backed securities	393,400	515,907	402,692	250,753	154,053	-23.75	232.22
All other securities	304,206	354,251	327,396	223,827	177,678	-14.13	92.44
Cash dividends declared.....	636,807	612,265	485,519	421,676	366,880	4.01	78.70
Common	592,083	565,865	439,119	371,890	343,480	4.63	77.82
Preferred.....	44,724	46,400	46,400	49,786	23,400	-3.61	91.13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	1.23	3.27	4	2.16	4	3	1.92	3.87	2	1.52	3.47	4	1.25	3.26	3
Less: Interest expense.....	0.15	0.48	6	0.70	0.98	31	0.57	0.79	30	0.28	0.55	18	0.16	0.45	9
Equals: Net interest income (tax equivalent).....	1.09	2.77	6	1.46	3.01	8	1.35	3.08	7	1.23	2.92	8	1.09	2.80	8
Plus: Non-interest income.....	3.42	1.21	92	3.74	1.32	91	3.52	1.31	93	3.30	1.35	94	3.23	1.39	94
Equals: adjusted operating income (tax equivalent).....	4.51	4.04	76	5.20	4.41	82	4.87	4.46	73	4.53	4.33	60	4.32	4.25	56
Less: Overhead expense.....	3.22	2.57	79	3.52	2.69	83	3.26	2.71	80	3.14	2.72	77	3	2.72	69
Less: Provision for credit losses.....	0.07	0.51	5	-0.01	0.15	4	-0.01	0.14	6	-0.02	0.16	5	-0.02	0.17	6
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	46	0	0	2	0	0	5	0	0	2	0	0	1
Plus: Realized gains (losses) on available-for-sale securities.....	0	0.02	5	0	0.01	22	0	0	33	0	0.01	21	0	0.01	24
Plus: other tax equivalent adjustments.....	0	0	48	0	0	42	0	0	89	0	0	86	0	0	88
Equals: Pretax net operating income (tax equivalent).....	1.22	1.04	62	1.68	1.56	59	1.62	1.57	52	1.40	1.43	44	1.34	1.36	46
Less: Applicable income taxes (tax equivalent).....	0.33	0.23	79	0.41	0.36	65	0.36	0.33	56	0.40	0.55	24	0.44	0.45	50
Less: Minority interest.....	0	0	42	0	0	36	0	0	36	0	0	34	0	0	39
Equals: Net operating income.....	0.89	0.81	55	1.27	1.19	54	1.26	1.24	49	1	0.89	58	0.89	0.90	49
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	51	0	0	48	0	0	50
Equals: Net income.....	0.89	0.82	55	1.27	1.19	54	1.26	1.24	49	1	0.90	57	0.89	0.90	49
Memo: Net income (last four quarters).....	0.89	0.82	55	1.27	1.19	54	1.26	1.24	49	1	0.91	57	0.89	0.94	46
Net income—BHC and noncontrolling (minority) interest.....	0.89	0.83	55	1.27	1.20	54	1.26	1.25	49	1	0.91	56	0.89	0.91	49

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

91.67	92.32	41	91.76	91.05	60	93.18	91.48	71	93.63	91.61	70	93.90	91.56	75
77.26	64.06	87	77.69	65.57	86	76.22	65.56	84	71.78	65.75	75	66.87	65.40	61
1.34	3.55	4	2.35	4.41	2	2.06	4.24	1	1.62	3.80	4	1.33	3.57	3
0.16	0.52	6	0.76	1.08	29	0.61	0.86	29	0.30	0.60	15	0.17	0.49	9
1.18	3.01	6	1.59	3.33	8	1.45	3.38	6	1.32	3.19	8	1.16	3.06	8

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

2.41	4.27	2	3.82	5.09	4	3.55	4.95	4	2.86	4.52	3	2.43	4.31	3
0.11	0.27	3	0.75	2.04	7	0.70	1.64	4	0.57	1.05	6	0.48	0.52	42
0.32	0.68	39	2.11	2.44	40	2.22	2.17	61	1.48	1.41	67	1.04	0.71	65
0	0.60	48	0	0.99	43	0.01	1.11	39	0	1.11	35	0	1.21	29
1.32	3.51	4	2.32	4.36	3	2.02	4.20	1	1.58	3.73	4	1.31	3.51	3

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

1.50	2.25	5	2.14	2.76	3	1.81	2.68	0	1.36	2.47	1	1.05	2.42	2
1.46	1.75	35	2.24	2.32	52	1.96	2.05	46	1.34	1.62	30	0.88	1.51	21
1.83	2.05	25	2.54	2.61	41	2.15	2.50	11	1.62	2.23	4	1.07	2.13	3
1.17	3.24	2	1.71	4.06	3	1.45	4.20	0	1.13	3.66	3	1.10	3.70	6

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

0.06	0.53	1	0.68	1.10	20	0.52	0.81	22	0.25	0.49	20	0.12	0.39	11	
1.56	1.42	59	2.25	1.96	71	1.24	1.44	31							
0.92	1.36	15	1.07	1.82	11	0.24	1.29	4							
0.19	0.36	17	0.92	0.93	52	0.52	0.67	39					0.08	0.27	10
-0.03	0.42	7	0.57	1.19	13	0.50	0.97	31	0.26	0.51	28	0.12	0.36	16	

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

0.35	0.62	33	2.27	1.86	71	1.90	1.51	66	1.01	0.94	58	0.31	0.65	38
1.08	1.50	31	2.18	2.38	38	2.05	2.28	38	1.32	1.77	28	0.90	1.55	21
0.19	0.74	1	0.90	1.49	17	0.74	1.19	18	0.40	0.82	13	0.24	0.69	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Non-interest Income and Expenses															
Total non-interest income	4,659,124	4,396,911	4,339,041	3,949,122	3,732,871										
Fiduciary activities income	3,995,013	3,852,064	3,753,653	3,434,321	3,108,123										
Service charges on deposit accounts - domestic	51,325	51,717	60,387	65,173	72,250										
Trading revenue.....	312,742	263,860	405,528	299,556	317,926										
Investment banking fees and commissions.....	110,820	90,654	0	10	287										
Insurance activities revenue.....	0	0	0	0	0										
Venture capital revenue.....	0	0	0	0	0										
Net servicing fees	0	0	0	0	0										
Net securitization income	0	0	0	0	0										
Net gains (losses) on sales of loans, OREO, other assets.....	-1,281	-18,744	3,856	1,393	-21,757										
Other non-interest income.....	190,505	157,360	115,617	148,669	256,042										
Total overhead expenses	4,381,044	4,138,099	4,022,861	3,764,020	3,467,691										
Personnel expense.....	2,283,253	2,157,137	2,108,737	2,053,591	1,834,399										
Net occupancy expense.....	353,962	330,808	307,770	296,669	269,307										
Goodwill impairment losses	0	0	0	0	0										
Amortization expenses and impairment loss (other intangible assets).....	16,943	16,603	17,376	11,446	8,816										
Other operating expenses.....	1,726,886	1,633,551	1,588,978	1,402,314	1,355,169										
Fee income on mutual funds and annuities.....	483,411	408,559	405,916	394,803	383,886										
Memoranda															
Assets under management in proprietary mutual funds and annuities	227,727,658	189,305,938	169,806,440	177,365,636	153,611,490										
Number of equivalent employees	20,869	19,808	18,751	18,117	17,109										
Average personnel expense per employee.....	109.41	108.90	112.46	113.35	107.22										
Average assets per employee.....	6,521.55	5,931.62	6,577.54	6,606.11	6,750.73										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	10.38	2.02	96	9.29	2.72	91	9.35	3.08	89	10	2.85	94	10.28	2.86	94
Overhead expenses / Net Interest Income + non-interest income	71.79	62.31	83	68.12	61.29	77	67.45	60.88	77	69.96	63.61	76	69.77	64.64	72
Percent of Average Assets															
Total overhead expense	3.22	2.57	79	3.52	2.69	83	3.26	2.71	80	3.14	2.72	77	3	2.72	69
Personnel expense.....	1.68	1.30	85	1.84	1.41	85	1.71	1.44	78	1.72	1.42	77	1.59	1.41	66
Net occupancy expense.....	0.26	0.26	52	0.28	0.28	53	0.25	0.28	34	0.25	0.29	33	0.23	0.29	25
Other operating expenses.....	1.28	0.94	81	1.40	0.97	82	1.30	0.97	83	1.18	1	77	1.18	0.99	79
Overhead less non-interest income	-0.20	1.26	7	-0.22	1.32	3	-0.26	1.38	4	-0.15	1.34	3	-0.23	1.32	2
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	71.39	61.85	83	67.75	60.64	77	67.01	60.37	78	69.39	62.73	77	69.45	63.78	74
Personnel expense.....	37.21	32.40	78	35.32	32.39	67	35.13	32.51	67	37.86	32.93	74	36.74	33.57	64
Net occupancy expense.....	5.77	6.58	34	5.42	6.52	27	5.13	6.48	22	5.47	6.70	27	5.39	6.99	24
Other operating expenses.....	28.42	22.28	82	27.02	21.20	84	26.76	20.90	85	26.06	22.41	77	27.32	22.41	82
Total non-interest income	75.92	28.83	93	71.99	29.23	91	72.28	28.50	93	72.81	31.08	92	74.76	32.47	93
Fiduciary activities income	65.10	2.09	99	63.07	1.97	99	62.53	2.14	99	63.32	2.38	99	62.25	2.27	99
Service charges on domestic deposit accounts	0.84	3.27	13	0.85	3.88	15	1.01	4.15	15	1.20	4.28	19	1.45	4.37	23
Trading revenue.....	5.10	1.24	86	4.32	1.18	88	6.76	0.85	92	5.52	0.90	90	6.37	0.98	94
Investment banking fees and commissions.....	1.81	2.46	55	1.48	3.54	48	0	3.42	5	0	3.62	10	0.01	3.68	11
Insurance activities revenue.....	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9	0	0.56	9
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44	0	0.01	46
Net servicing fees	0	0.01	42	0	0.28	21	0	0.65	9	0	0.60	10	0	0.59	11
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44	0	0.02	45
Net gain (loss) - sales of loans, OREO, and other assets	-0.02	3.92	9	-0.31	1.86	5	0.06	1.61	16	0.03	1.67	19	-0.44	2.20	3
Other non-interest income.....	3.10	9.67	4	2.58	10.04	5	1.93	9.86	3	2.74	10.77	8	5.13	10.83	19
Overhead less non-interest income	-4.53	31.96	7	-4.24	31.06	4	-5.27	31.46	4	-3.41	31.19	3	-5.31	31.53	2
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.17	18.62	91	22.86	20.56	69	20.08	19.04	55	25.89	32.99	28	31.42	29.45	63
Applicable income tax + TE / Pretax net operating income + TE	27.24	21.20	92	24.52	23.23	67	22.14	21.56	50	28.62	37.95	20	33.05	33.84	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year
Real estate loans	10,609,109	10,115,184	10,464,680	11,599,492	12,771,907	4.88	-20.94
Commercial and industrial loans	4,161,725	4,081,883	4,487,636	5,080,427	6,030,480	1.96	-34.64
Loans to individuals	329,059	310,409	317,110	252,284	328,909	6.01	-3.85
Loans to depository institutions and acceptances of other banks	27	1,266	5,019	0	26,180	-97.87	-99.68
Agricultural loans	0	0	0	0	0	0	
Other loans and leases	18,659,756	16,900,842	17,215,595	15,660,034	14,664,578	10.41	43.07
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	33,759,676	31,409,584	32,490,040	32,592,237	33,822,054	7.48	1.74
Less: Allowance for loan and lease losses	190,680	104,525	112,581	131,239	160,992	82.43	-1.62
Net loans and leases	33,568,996	31,305,059	32,377,459	32,460,998	33,661,062	7.23	1.76
Debt securities that reprice or mature in over 1 year	31,558,689	27,692,696	21,136,652	21,818,664	21,573,032	13.96	87.29
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	65,127,685	58,997,755	53,514,111	54,279,662	55,234,094	10.39	30.68
Interest-bearing bank balances	62,894,626	41,101,818	36,965,248	48,333,872	35,312,742	53.02	81.15
Federal funds sold and reverse repos	1,596,509	712,785	1,165,215	1,324,277	1,974,272	123.98	-1.10
Debt securities that reprice or mature within 1 year	27,447,192	23,205,207	30,061,032	24,928,624	22,321,816	18.28	37.07
Trading assets	1,027,105	946,480	868,747	728,441	1,191,161	8.52	-2.54
Total earning assets	158,093,117	124,964,045	122,574,353	129,594,876	116,034,085	26.51	47.41
Non-interest-bearing cash and due from depository institutions	2,177,558	2,383,388	1,985,804	2,298,951	2,079,960	-8.64	-25.51
Premises, fixed assets, and leases	1,075,370	974,949	428,243	464,588	466,573	10.30	140.65
Other real estate owned	660	3,138	8,436	4,597	5,195	-78.97	-91.98
Investment in unconsolidated subsidiaries	8,335	8,332	8,329	8,327	8,324	0.04	0.17
Intangible and other assets	8,656,146	8,494,536	7,207,352	6,219,118	5,332,717	1.90	41.60
Total assets	170,003,912	136,828,388	132,212,517	138,590,457	123,926,854	24.25	45.61
Quarterly average assets	142,434,964	117,896,815	121,720,591	122,464,126	117,566,828	20.81	25.34
Average loans and leases (YTD)	33,501,072	31,053,752	32,031,541	33,566,616	34,044,502	7.88	1.48
Memoranda							
Loans held-for-sale	0	53,565	0	54,016	42,991	-100.00	-100.00
Loans not held-for-sale	33,759,676	31,356,019	32,490,040	32,538,221	33,779,063	7.67	2.21
Real estate loans secured by 1–4 family	6,052,268	6,086,381	6,623,703	7,391,984	8,218,866	-0.56	-32.86
Commercial real estate loans	4,539,863	4,011,696	3,825,792	4,192,002	4,532,755	13.17	3.76
Construction and land development	579,193	464,905	471,629	401,888	513,088	24.58	12.25
Multifamily	906,808	646,455	490,649	623,267	784,835	40.27	17.76
Nonfarm nonresidential	3,053,862	2,900,336	2,863,514	3,166,847	3,234,832	5.29	-1.15
Real estate loans secured by farmland	16,847	16,912	14,933	15,172	19,920	-0.38	-43.07
Total investment securities	59,005,881	50,897,903	51,197,684	46,747,288	43,894,848	15.93	60.02
U.S. Treasury securities	2,889,851	4,687,883	5,287,004	5,735,309	7,537,538	-38.35	-53.42
US agency securities (excluding mortgage-backed securities)	3,412,597	3,082,826	2,927,851	3,008,045	3,266,774	10.70	2.29
Municipal securities	3,085,741	1,625,375	674,763	781,031	948,845	89.85	2356.33
Mortgage-backed securities	22,722,684	21,117,045	20,175,964	16,189,540	15,196,651	7.60	67.71
Asset-backed securities	4,674,482	4,134,829	3,804,099	3,467,058	2,228,494	13.05	86.97
Other debt securities	22,220,526	16,249,945	18,328,003	17,566,305	14,716,546	36.74	99.11
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	42,021,979	38,876,261	36,888,806	33,742,082	35,579,760	8.09	30.03
U.S. Treasury securities	2,799,860	4,549,046	5,185,371	5,700,348	7,522,544	-38.45	-54.68
US agency securities (excluding mortgage-backed securities)	3,412,597	3,082,826	2,927,851	3,008,045	3,266,774	10.70	2.29
Municipal securities	3,083,671	1,615,301	655,907	746,379	885,209	90.90	8376.05
Mortgage-backed securities	22,575,851	20,995,103	20,099,645	16,126,073	15,147,710	7.53	67.25
Asset-backed securities	3,997,532	3,330,480	2,657,680	2,291,250	2,085,106	20.03	59.89
Other debt securities	6,152,468	5,303,505	5,362,352	5,869,987	6,672,417	16.01	-9.10
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	6,286	-35,254	-86,951	-38,038	-16,071		
Available-for-sale securities appreciation (depreciation)	866,308	154,014	-153,055	-122,684	-52,147	462.49	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	35,421,395	34,378,206	31,567,607	31,500,540	30,611,526	3.03	30.23

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	17,728,518	14,114,750	14,507,960	18,712,233	22,190,353	25.60	24.35
NOW, ATS and transaction accounts	8,005,356	7,207,038	3,862,455	4,422,876	2,640,123	11.08	721.77
Time deposits less brokered deposits) < \$250K.....	236,422	275,290	279,607	348,125		-14.12	
MMDA and other savings accounts	20,626,420	14,234,483	10,749,554	12,552,398	13,868,835	44.90	46.68
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	46,596,716	35,831,561	29,399,576	36,035,632	38,850,926	30.04	20.58
Time deposits of \$250K or more	700,635	711,359	409,116	804,213		-1.51	
Foreign deposits	96,580,696	72,577,683	74,688,114	75,550,991	61,620,709	33.07	69.61
Federal funds purchased and repos.....	299,980	889,939	2,598,479	2,880,044	475,245	-66.29	-45.27
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,510,507	6,911,384	8,065,725	6,291,140	5,315,046	-34.74	87.28
Other borrowings w/remaining maturity over 1 year	2,623,415	3,162,194	2,011,322	1,511,634	1,517,339	-17.04	-25.55
Brokered deposits < \$250K	0	0	0	0			
Noncore funding	104,715,233	84,252,559	87,772,756	87,038,022	70,108,378	24.29	61.84
Trading liabilities	1,708,386	1,616,058	462,295	961,021	875,687	5.71	91.68
Subordinated notes and debentures + trust preferred securities.....	1,467,099	1,425,803	1,389,997	1,712,633	1,585,318	2.90	-9.38
Other liabilities	3,828,222	2,611,449	2,679,610	2,626,934	2,736,173	46.59	75.25
Total liabilities.....	158,315,656	125,737,430	121,704,234	128,374,242	114,156,482	25.91	46.53
Equity Capital							
Perpetual preferred stock (including surplus).....	884,860	1,273,408	882,010	882,010	882,010	-30.51	127.74
Common stock.....	408,619	408,619	408,619	408,619	408,619	0.00	0.00
Common surplus.....	963,498	1,012,987	1,068,442	1,047,282	1,035,805	-4.89	-10.14
Retained earnings.....	12,207,688	11,656,707	10,776,756	9,685,076	8,908,383	4.73	48.10
Accumulated other comprehensive income	428,052	-194,613	-453,670	-414,349	-370,005		
Other equity capital components	-3,204,461	-3,066,150	-2,173,874	-1,392,423	-1,094,440		
Total holding company equity capital.....	11,688,256	11,090,958	10,508,283	10,216,215	9,770,372	5.39	34.26
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	11,688,256	11,090,958	10,508,283	10,216,215	9,770,372	5.39	34.26
Total liabilities and capital	170,003,912	136,828,388	132,212,517	138,590,457	123,926,854	24.25	45.61
Memoranda							
Non-interest-bearing deposits	43,110,687	26,292,099	22,728,118	28,590,990	30,162,846	63.97	42.96
Interest-bearing deposits	100,767,360	82,828,504	81,768,688	83,799,846	71,488,828	21.66	51.05
Total deposits	143,878,047	109,120,603	104,496,806	112,390,836	101,651,674	31.85	48.53
Long-term debt that reprices within 1 year	0	0	0	0	1,000,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	11,090,958	10,508,283	10,216,215	9,770,372	8,705,861		
Accounting restatements	-10,069	0	-4,481	0	0		
Net income	1,209,310	1,492,216	1,556,367	1,198,972	1,032,528		
Net sale of new perpetual preferred stock	-388,548	391,398	0	0	493,461		
Net sale of new common stock	-49,490	-55,455	21,160	11,477	-36,421		
Sale of treasury stock	161,461	207,893	142,844	225,138	350,272		
Less: Purchase of treasury stock	299,772	1,100,169	924,295	523,121	411,129		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	636,807	612,265	485,519	421,676	366,880		
Change in other comprehensive income	622,665	259,057	-39,321	-44,344	2,729		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-11,452	0	25,313	-603	-49		
Holding company equity capital, ending balance	11,688,256	11,090,958	10,508,283	10,216,215	9,770,372		

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	6.24	36.21	9	7.39	37.78	11	7.92	37.19	10	8.37	35.54	12	10.31	34.32	15
Commercial and industrial loans	2.45	13.52	7	2.98	12.02	11	3.39	12.85	12	3.67	12.62	12	4.87	12.69	18
Loans to individuals	0.19	3.40	16	0.23	4.20	14	0.24	4.31	14	0.18	4.47	15	0.27	4.39	20
Loans to depository institutions and acceptances of other banks	0	0.03	62	0	0.04	61	0	0.05	67	0	0.06	25	0.02	0.09	67
Agricultural loans.....	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13	0	0.16	15
Other loans and leases.....	10.98	4.63	89	12.35	5.01	90	13.02	5	94	11.30	5.10	91	11.83	5.14	92
Net loans and leases.....	19.75	61.58	4	22.88	63.77	7	24.49	63.98	7	23.42	62.73	7	27.16	61.97	9
Debt securities over 1 year.....	18.56	15.55	65	20.24	14.60	80	15.99	14.63	62	15.74	14.83	56	17.41	14.77	62
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11	0	0.06	10
Subtotal	38.31	78.16	6	43.12	79.65	7	40.48	79.97	7	39.17	79.31	8	44.57	78.74	9
Interest-bearing bank balances	37	7.51	98	30.04	3.06	99	27.96	3.04	98	34.88	3.46	99	28.49	3.68	98
Federal funds sold and reverse repos	0.94	0.82	82	0.52	1.57	76	0.88	1.66	77	0.96	1.81	77	1.59	1.91	79
Debt securities 1 year or less	16.15	1.68	98	16.96	1.91	98	22.74	1.96	99	17.99	1.86	99	18.01	1.89	99
Trading assets	0.60	1.01	63	0.69	1.19	76	0.66	1.33	75	0.53	1.34	72	0.96	1.43	73
Total earning assets.....	92.99	91.05	72	91.33	89.53	69	92.71	89.74	79	93.51	89.84	87	93.63	89.94	85
Non-interest cash and due from depository institutions.....	1.28	1.07	65	1.74	1.14	88	1.50	1.21	72	1.66	1.22	79	1.68	1.16	85
Other real estate owned.....	0	0.02	13	0	0.03	18	0.01	0.04	24	0	0.05	13	0	0.07	10
All other assets.....	5.73	7.82	27	6.93	9.27	24	5.79	8.98	18	4.83	8.86	12	4.69	8.83	11
Memoranda															
Short-term investments	54.08	11.17	98	47.52	7.63	98	51.58	7.80	98	53.82	8.69	98	48.10	9.05	97
U.S. Treasury securities.....	1.70	0.84	79	3.43	1.03	82	4	1.04	88	4.14	1.02	88	6.08	1.14	93
US agency securities (excluding mortgage-backed securities)	2.01	0.63	86	2.25	0.54	90	2.21	0.69	85	2.17	0.75	84	2.64	0.70	88
Municipal securities	1.82	1.69	61	1.19	1.34	61	0.51	1.62	37	0.56	1.60	39	0.77	1.48	46
Mortgage-backed securities	13.37	11.75	58	15.43	11.44	75	15.26	11.13	75	11.68	11.06	55	12.26	10.88	60
Asset-backed securities	2.75	0.32	92	3.02	0.28	95	2.88	0.33	94	2.50	0.30	93	1.80	0.33	92
Other debt securities	13.07	0.42	99	11.88	0.39	99	13.86	0.41	99	12.67	0.38	99	11.88	0.34	99
Loans held-for-sale.....	0	0.52	7	0.04	0.39	25	0	0.30	8	0.04	0.33	25	0.03	0.46	19
Loans held for investment	19.86	61.72	5	22.92	63.50	7	24.57	63.93	7	23.48	62.63	7	27.26	61.73	10
Real estate loans secured by 1–4 family	3.56	11.91	17	4.45	13.29	16	5.01	13.46	19	5.33	13.44	21	6.63	13.46	25
Revolving	0.25	1.66	20	0.43	2.07	26	0.61	2.27	27	0.79	2.40	28	1.12	2.53	36
Closed-end, secured by first liens	3.27	9.81	19	3.95	10.69	20	4.33	10.57	22	4.49	10.35	24	5.44	10.21	29
Closed-end, secured by junior liens	0.04	0.22	23	0.06	0.28	26	0.06	0.31	26	0.06	0.34	23	0.06	0.35	22
Commercial real estate loans	2.67	22.22	10	2.93	22.23	13	2.89	21.58	14	3.02	19.88	15	3.66	18.43	17
Construction and land development	0.34	3.40	13	0.34	3.44	14	0.36	3.51	15	0.29	3.25	15	0.41	2.77	20
Multifamily.....	0.53	3.12	14	0.47	3.01	14	0.37	2.72	14	0.45	2.54	18	0.63	2.59	23
Nonfarm nonresidential	1.80	14.72	11	2.12	14.69	14	2.17	14.44	14	2.29	13.30	16	2.61	12.08	18
Real estate loans secured by farmland.....	0.01	0.33	29	0.01	0.36	30	0.01	0.41	33	0.01	0.32	36	0.02	0.27	41

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct												
	31.43	57.15	13	32.20	57.46	14	32.21	56.49	15	35.59	54.84	19	37.76	53.68	22
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	31.43	57.15	13	32.20	57.46	14	32.21	56.49	15	35.59	54.84	19	37.76	53.68	22
Real estate loans secured by 1–4 family.....	17.93	19.43	43	19.38	20.75	42	20.39	21.10	45	22.68	21.45	53	24.30	22.07	53
Revolving	1.28	2.64	32	1.89	3.15	37	2.49	3.50	41	3.35	3.77	48	4.12	4.07	53
Closed-end.....	16.65	16.59	49	17.49	17.39	53	17.89	17.39	55	19.33	17.41	59	20.18	17.66	62
Commercial real estate loans	13.45	34.63	16	12.77	33.52	16	11.78	32.14	16	12.86	29.99	18	13.40	28.06	22
Construction and land development.....	1.72	5.26	19	1.48	5.09	19	1.45	5.20	20	1.23	4.90	19	1.52	4.31	25
1–4 family.....	0.19	0.93	30	0.25	0.94	33	0.27	1.02	36	0.26	0.89	36	0.29	0.75	40
Other.....	1.53	4.19	20	1.23	4.02	20	1.18	4.05	20	0.98	3.90	18	1.23	3.45	23
Multifamily.....	2.69	4.96	33	2.06	4.69	32	1.51	4.10	27	1.91	3.84	34	2.32	3.95	41
Nonfarm nonresidential	9.05	22.93	18	9.23	22.15	19	8.81	21.40	21	9.72	20.03	23	9.56	18.36	27
Owner-occupied.....	2.69	7.68	20	2.78	7.72	22	2.59	8.03	21	2.92	7.58	25	2.51	6.94	26
Other.....	6.36	14.95	19	6.45	14.34	20	6.22	13.38	23	6.80	12.45	29	7.05	11.40	32
Real estate loans secured by farmland.....	0.05	0.54	38	0.05	0.55	39	0.05	0.63	41	0.05	0.51	44	0.06	0.43	48
Loans to depository institutions and acceptances of other banks.....	0	0.06	62	0	0.11	64	0.02	0.12	70	0	0.17	25	0.08	0.27	73
Commercial and industrial loans	12.33	22.17	13	13	19.53	28	13.81	20.32	33	15.59	20.53	38	17.83	21.09	43
Loans to individuals	0.97	6.13	29	0.99	7.13	23	0.98	7.36	22	0.77	7.61	22	0.97	7.70	23
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19	0	1.19	18
Agricultural loans.....	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13	0	0.26	15
Other loans and leases.....	55.27	9.09	95	53.81	9.85	96	52.99	9.66	94	48.05	10.32	93	43.36	10.46	93
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	96.33	381.26	10	98.62	391.26	11	107.78	379.80	12	120.77	366.85	15	134.71	347.26	17
Real estate loans secured by 1–4 family.....	54.96	125.02	25	59.34	138.18	25	68.22	137.84	25	76.96	138.55	28	86.69	136.83	35
Revolving	3.93	17.42	25	5.78	21.26	27	8.34	23.33	29	11.35	25.05	35	14.68	26.42	40
Closed-end.....	51.03	106.14	25	53.56	115.20	24	59.88	112.79	25	65.61	111.69	29	72	108.27	39
Commercial real estate loans	41.22	234.65	11	39.11	229.44	14	39.40	219.72	14	43.65	204.45	16	47.81	186.21	18
Construction and land development.....	5.26	35.62	14	4.53	34.95	15	4.86	35.36	17	4.18	32.91	15	5.41	27.94	22
1–4 family.....	0.58	6.34	21	0.78	6.61	26	0.92	7.04	30	0.87	6.16	32	1.02	5.05	32
Other.....	4.68	28.16	15	3.76	27.32	13	3.94	27.26	17	3.31	26.01	15	4.39	22.36	22
Multifamily.....	8.23	32.74	17	6.30	31.04	15	5.05	27.85	16	6.49	25.95	21	8.28	26.60	28
Nonfarm nonresidential	27.73	155.06	14	28.28	152.10	15	29.49	147.22	15	32.97	137.03	18	34.12	123.13	20
Owner-occupied.....	8.24	52.37	14	8.53	53.07	18	8.66	54.89	18	9.90	51.62	20	8.97	45.93	24
Other.....	19.49	100.54	13	19.75	97.41	15	20.83	91.80	16	23.07	84.09	21	25.15	75.69	25
Real estate loans secured by farmland.....	0.15	3.44	30	0.16	3.60	30	0.15	4.02	34	0.16	3.31	38	0.21	2.67	41
Loans to depository institutions and acceptances of other banks.....	0	0.28	62	0.01	0.44	62	0.05	0.54	67	0	0.68	25	0.28	1.03	69
Commercial and industrial loans	37.79	139.91	8	39.80	122.02	12	46.22	128.82	13	52.90	126.55	18	63.61	125.19	23
Loans to individuals	2.99	37.47	20	3.03	43.51	16	3.27	42.67	19	2.63	44.83	19	3.47	44.37	23
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19	0	5.95	18
Agricultural loans.....	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13	0	1.48	15
Other loans and leases.....	169.44	49.54	95	164.78	52.44	93	177.31	51.79	95	163.05	52.78	96	154.68	53.20	93
Supplemental															
Non-owner occupied CRE loans / Gross loans	11.48	27.32	13	10.58	26.45	14	9.70	24.79	16	10.36	23.09	19	11.54	21.76	23
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	35.18	183.76	11	32.39	178.57	13	32.47	167.93	14	35.15	156.17	15	41.18	142.51	18
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	43.42	240.85	11	40.92	236.10	13	41.13	225.98	13	45.05	210.40	16	50.14	192.39	18

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	54.08	11.17	98	47.52	7.63	98	51.58	7.80	98	53.82	8.69	98	48.10	9.05	97
Liquid assets	56.20	26.23	92	53.44	22.44	92	52.42	22.72	91	55.96	24.04	90	53.67	24.62	90
Investment securities	34.71	17.84	95	37.20	16.99	96	38.72	17.27	96	33.73	17.35	89	35.42	17.40	90
Net loans and leases	19.75	61.58	4	22.88	63.77	7	24.49	63.98	7	23.42	62.73	7	27.16	61.97	9
Net loans, leases and standby letters of credit	20.92	62.48	4	24.65	64.84	7	26.37	65.07	7	25.57	63.89	8	30.27	63.32	9
Core deposits	27.41	70.67	6	26.19	63.09	8	22.24	62.13	7	26	61.26	10	31.35	59.19	14
Noncore funding	61.60	14.12	98	61.58	19.36	98	66.39	21.34	98	62.80	22.32	98	56.57	24.21	94
Time deposits of \$250K or more	0.41	2.11	11	0.52	2.94	8	0.31	2.89	6	0.58	2.57	13			
Foreign deposits	56.81	0.36	99	53.04	0.43	99	56.49	0.47	99	54.51	0.54	99	49.72	0.60	99
Federal funds purchased and repos	0.18	1.47	30	0.65	1.94	44	1.97	1.97	66	2.08	2.23	62	0.38	2.41	29
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.76	0.54	11	0.13	0.48	40	1.08	0.54	63	1.12	0.73	61	-1.21	0.76	12
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44	0	0.01	44
Other borrowings w/remaining maturity of 1 year or less	2.65	1.24	79	5.05	3.01	73	6.10	3.67	78	4.54	3.96	62	4.29	3.70	63
Earning assets that reprice within 1 year	51.18	39.38	80	52.61	39.29	85	56.34	40.29	88	56.18	41.61	83	56.71	42.17	84
Interest-bearing liabilities that reprice within 1 year	3.26	8.20	15	9.63	10.19	55	13.12	10.01	73	10.06	8.46	67	8.09	8.17	61
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23	0.81	1.62	59
Net assets that reprice within 1 year	47.92	29.11	89	42.98	26.63	89	43.21	27.38	84	46.13	29.77	88	47.80	30.76	87
Other Liquidity and Funding Ratios															
Net noncore funding dependence	19.62	3.20	87	32.60	14.45	88	36.59	16.62	89	22.94	17.03	72	19.01	18.62	57
Net short-term noncore funding dependence	-125.56	-4.76	2	-75.05	3.38	2	-75.49	4.66	5	-95.37	4.83	3	-79.49	5.92	2
Short-term investment / Short-term noncore funding	904.78	184.19	96	313.53	77.77	95	245.41	66.46	92	326.89	74.86	94	379.64	69.34	97
Liquid assets - short-term noncore funding / Nonliquid assets	114.67	28.18	93	82.21	16.97	92	66	16.04	89	89.70	18.16	92	88.52	18.46	93
Net loans and leases / Total deposits	23.33	79.43	2	28.69	90.31	2	30.98	90.08	3	28.88	90.14	2	33.11	88.81	3
Net loans and leases / Core deposits	72.04	88.34	21	87.37	103.93	28	110.13	105	68	90.08	105.65	31	86.64	107.37	25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.06	1.57	19	-0.35	0.72	4	-0.91	-0.82	36	-0.40	-0.31	32	-0.17	-0.33	43
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	8	4.31	85	1.52	1.36	61	-1.59	-1.98	60	-1.30	-0.77	41	-0.56	-1.03	60
Structured notes appreciation (depreciation) / Tier 1 capital	0	0.02		0			-0.05			-0.08			-0.13		
Percent of Investment Securities															
Held-to-maturity securities	28.78	11.38	79	23.62	12.67	72	27.95	16.19	68	27.82	15.76	68	18.94	18.12	56
Available-for-sale securities	71.22	87.23	21	76.38	85.40	28	72.05	81.88	32	72.18	84.24	31	81.06	81.88	43
U.S. Treasury securities	4.90	4.72	71	9.21	6.15	72	10.33	6.99	72	12.27	6.96	72	17.17	7.82	77
US agency securities (excluding mortgage-backed securities)	5.78	4.01	73	6.06	3.49	76	5.72	4.02	72	6.43	4.42	68	7.44	4.36	70
Municipal securities	5.23	9.83	46	3.19	7.75	44	1.32	9.16	30	1.67	9.31	31	2.16	8.50	37
Mortgage-backed securities	38.51	66.64	14	41.49	67.43	16	39.41	65.45	16	34.63	65.34	12	34.62	64.90	13
Asset-backed securities	7.92	1.91	88	8.12	1.66	87	7.43	2.05	86	7.42	1.74	88	5.08	2.21	78
Other debt securities	37.66	3.01	97	31.93	2.94	94	35.80	2.79	97	37.58	2.57	99	33.53	2.56	96
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10	0	0.70	9
Debt securities 1 year or less	46.52	10.55	95	45.59	11.86	93	58.72	11.91	93	53.33	11.79	96	50.85	12	93
Debt securities 1 to 5 years	21.67	17.03	64	28.25	17.94	74	29.82	19.18	72	34.83	18.80	80	38.02	19.22	80
Debt securities over 5 years	31.82	69.86	11	26.16	66.02	12	11.47	64.73	3	11.84	64.73	5	11.13	63.79	6
Pledged securities	60.03	35.67	78	67.54	30.57	91	61.66	33.30	84	67.38	34.58	87	69.74	34.59	88
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42	0	0.08	42
Percent Change from Prior Like Quarter															
Short-term investments	41.40	183.32	30	-4.65	26.69	31	-8.57	6.77	28	25.13	19.19	72	5.77	14.53	53
Investment securities	15.93	23.62	41	-0.59	11.75	26	9.52	9.42	65	6.50	8.45	55	19.04	12.21	75
Core deposits	30.04	26.88	69	21.88	11.23	81	-18.42	7.29	3	-7.25	12.19	7	0.53	10.24	12
Noncore funding	24.29	-12.19	88	-4.01	6.59	33	0.84	10.67	31	24.15	5.59	76	8.35	9.36	55

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	28,938,468	24,406,103	25,022,993	26,822,639	32,768,092
Commit: Secured commercial real estate loans	307,017	253,186	308,246	268,536	418,878
Commit: Unsecured real estate loans	77,251	115,835	98,834	11,814	22,678
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,994,952	2,416,732	2,485,406	2,969,990	3,846,107
Commercial and similar letters of credit	54,579	30,822	29,695	37,657	23,965
Securities lent	157,478,011	138,085,923	128,904,790	143,568,221	102,325,197
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	275,850	353,949	716,628	961,767	1,024,756
Purchased options contracts (interest rate)	225,850	205,949	166,628	86,767	80,956
Interest rate swaps	14,839,191	13,155,180	12,018,325	11,777,555	11,960,949
Futures and forward foreign exchange	311,346,203	288,251,252	276,460,893	314,400,522	263,845,194
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	5,652,584	874,192	1,824,951
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	745,406	640,341	483,410	394,672	270,061

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.02	22.01	37	17.84	23.52	34	18.93	24.05	42	19.35	24.03	42	26.44	24.41	62
Standby letters of credit	1.17	0.71	79	1.77	0.84	85	1.88	0.92	85	2.14	0.96	84	3.10	1.10	88
Commercial and similar letters of credit	0.03	0.02	76	0.02	0.02	73	0.02	0.02	66	0.03	0.03	65	0.02	0.03	59
Securities lent	92.63	0.18	97	100.92	0.40	97	97.50	0.62	97	103.59	0.75	97	82.57	0.56	97
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27	0	0.31	29
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28	0	0.59	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34	0	0.29	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34	0	0.94	35
Derivative contracts	192.60	48.61	89	221.16	68.47	88	223.50	65.81	89	237.03	75.35	88	225.14	70.49	87
Interest rate contracts	9.02	34.36	27	10.02	47.31	30	9.76	43.84	37	9.25	53.66	33	10.54	50.41	36
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13	0	15.96	12
Written options contracts (interest rate)	0.16	2.18	26	0.26	2.47	39	0.54	2.16	54	0.69	2.60	55	0.83	2.56	54
Purchased options contracts (interest rate)	0.13	1.46	51	0.15	2.65	53	0.13	2.32	55	0.06	2.37	46	0.07	2.12	44
Interest rate swaps	8.73	20.83	36	9.61	28.86	34	9.09	26.74	36	8.50	25.60	36	9.65	27.06	45
Foreign exchange contracts	183.14	6.01	93	210.67	10.12	92	213.38	10.92	92	227.49	9.40	93	214.38	9.39	93
Futures and forward foreign exchange contracts	183.14	3.47	96	210.67	5.23	96	209.10	5.22	96	226.86	4.53	97	212.90	5.32	97
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37	0	0.10	36
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37	0	0.10	36
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	4.28	2.17	91	0.63	2.34	84	1.47	1.53	88
Equity, commodity, and other derivative contracts	0.44	1.85	76	0.47	3.32	74	0.37	4.08	72	0.28	3.81	68	0.22	3.23	65
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39	0	0.26	39
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33	0	1.13	32
Purchased options contracts (commodity and other)	0	0.36	36	0	0.94	34	0	1.29	34	0	1.12	32	0	0.97	30
Commodity and other swaps	0.44	0.32	82	0.47	0.38	81	0.37	0.40	80	0.28	0.29	78	0.22	0.23	78
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	86.38	42.82	86	78.59	45.53	81	78.12	44.93	82	79.91	46.60	83	96.25	47.84	88

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	327,432,500	302,606,671	295,498,468	328,495,475	279,006,867
Interest rate contracts	15,340,891	13,715,078	12,901,581	12,826,089	13,066,661
Foreign exchange contracts.....	311,346,203	288,251,252	282,113,477	315,274,714	265,670,145
Equity, commodity, and other contracts	745,406	640,341	483,410	394,672	270,061
Derivatives Position					
Futures and forwards	311,346,203	288,251,252	276,460,893	314,400,522	263,845,194
Written options	275,850	353,949	716,628	961,767	1,024,756
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	275,850	353,949	716,628	961,767	1,024,756
Purchased options	225,850	205,949	166,628	86,767	80,956
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	225,850	205,949	166,628	86,767	80,956
Swaps	15,584,597	13,795,521	18,154,319	13,046,419	14,055,961
Held for trading.....	311,817,091	292,516,266	283,579,187	316,178,367	268,504,331
Interest rate contracts	10,573,280	8,976,849	7,711,188	7,418,019	6,968,281
Foreign exchange contracts.....	301,243,811	283,539,417	275,867,999	308,760,348	261,536,050
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	15,615,409	10,090,405	11,919,281	12,317,108	10,502,536
Interest rate contracts	4,767,611	4,738,229	5,190,393	5,408,070	6,098,380
Foreign exchange contracts.....	10,102,392	4,711,835	6,245,478	6,514,366	4,134,095
Equity, commodity, and other contracts	745,406	640,341	483,410	394,672	270,061
Derivative contracts (excluding futures and FX 14 days or less)	346,476,329	310,246,871	300,778,233	336,655,814	289,659,187
One year or less	331,080,117	297,311,387	288,046,039	325,141,147	277,912,324
Over 1 year to 5 years	9,207,738	7,291,505	7,702,604	5,333,978	5,314,238
Over 5 years	6,188,474	5,643,979	5,029,590	6,180,689	6,432,625
Gross negative fair value (absolute value)	4,882,821	3,312,922	2,388,421	2,828,979	3,376,113
Gross positive fair value.....	4,558,259	3,387,642	2,563,474	2,654,171	3,856,828
Held for trading.....	4,534,397	3,284,114	2,225,449	2,592,111	3,361,199
Non-traded.....	23,862	103,528	338,025	62,060	495,629
Current credit exposure on risk-based capital derivative contracts	2,918,321	2,186,457	1,340,628	1,217,057	2,147,216
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	277	417	128	0	0
90+ days past due	0	16	0	0	0

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	4.69	94.10	1	4.53	93.44	1	4.37	92.91	1	3.90	92.20	3	4.68	91.70	3
Foreign exchange contracts	95.09	3.49	98	95.26	3.20	98	95.47	3.39	98	95.98	3.53	98	95.22	4.36	98
Equity, commodity, and other contracts	0.23	1.17	68	0.21	1.64	66	0.16	1.93	65	0.12	1.94	63	0.10	1.91	60
Futures and forwards	95.09	14.05	98	95.26	13.49	98	93.56	12.78	98	95.71	13.23	98	94.57	17.53	98
Written options	0.08	8.18	14	0.12	5.91	16	0.24	6.60	18	0.29	6.68	17	0.37	7.63	17
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38	0	0.22	38
Over-the-counter	0.08	7.73	15	0.12	5.10	18	0.24	5.49	22	0.29	5.27	21	0.37	6.55	19
Purchased options	0.07	3.42	39	0.07	4.42	38	0.06	4.19	40	0.03	4.73	34	0.03	4.69	31
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36	0	0.49	37
Over-the-counter	0.07	2.86	43	0.07	3.35	41	0.06	3.20	44	0.03	3.32	37	0.03	3.43	34
Swaps	4.76	68.76	9	4.56	69.75	9	6.14	70.34	6	3.97	68.94	7	5.04	62.99	9
Held for trading	95.23	43.53	83	96.67	44.16	82	95.97	46.31	82	96.25	46.32	87	96.24	43.54	85
Interest rate contracts	3.23	36.62	40	2.97	37.24	39	2.61	38.40	39	2.26	37.84	37	2.50	35.09	41
Foreign exchange contracts	92	1.60	98	93.70	1.60	98	93.36	1.85	98	93.99	2.10	98	93.74	2.42	98
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35	0	0.86	33
Non-traded	4.77	56.47	16	3.33	55.84	17	4.03	53.69	17	3.75	53.68	12	3.76	56.46	14
Interest rate contracts	1.46	53.82	14	1.57	52.22	14	1.76	50.60	16	1.65	51.23	14	2.19	51.73	15
Foreign exchange contracts	3.09	0.46	89	1.56	0.34	88	2.11	0.57	89	1.98	0.60	87	1.48	0.64	85
Equity, commodity, and other contracts	0.23	0.10	85	0.21	0.13	84	0.16	0.16	83	0.12	0.21	80	0.10	0.30	79
Derivative contracts (excluding futures and forex 14 days or less)	105.82	91.48	88	102.52	93.86	83	101.79	94.47	83	102.48	95.63	84	103.82	94.20	86
One year or less	101.11	32.05	96	98.25	32.17	91	97.48	32.51	91	98.98	31.96	91	99.61	31.37	94
Over 1 year to 5 years	2.81	27.06	11	2.41	30.45	16	2.61	31.16	11	1.62	31.85	11	1.90	33.87	11
Over 5 years	1.89	29.56	13	1.87	28.09	14	1.70	28.71	15	1.88	29.43	13	2.31	32.03	13
Gross negative fair value (absolute value)	1.49	1.55	57	1.09	0.83	66	0.81	0.72	57	0.86	0.69	63	1.21	0.99	70
Gross positive fair value	1.39	2.23	28	1.12	1.19	53	0.87	0.85	52	0.81	0.71	62	1.38	1.13	71
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.45	0.07	91	0.33	0.06	91	0.25	0.06	91	0.30	0.06	91	0.36	0.09	88
Gross positive fair value (X)	0.42	0.09	92	0.33	0.07	91	0.27	0.06	91	0.28	0.06	91	0.41	0.10	89
Held for trading (X)	0.42	0.07	92	0.32	0.06	91	0.23	0.05	90	0.27	0.05	91	0.36	0.08	89
Non-traded (X)	0	0.02	28	0.01	0.01	72	0.04	0.01	94	0.01	0.01	65	0.05	0.01	91
Current credit exposure (X)	0.27	0.06	92	0.22	0.05	90	0.14	0.04	88	0.13	0.04	87	0.23	0.06	87
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48	0	0	46
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	96	0	0	96	0	0	96	0	0	46	0	0	46
90+ days past due	0	0	47	0	0	97	0	0	48	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	3.76	0.85	92	3.12	0.73	89	1.98	0.53	88	1.77	0.53	87	2.98	0.82	87

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	104,525	112,581	131,239	160,992	193,828
Gross losses	9,644	6,491	10,136	21,431	27,204
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,502	7,229	9,057	11,341	12,040
Net losses	3,142	-738	1,079	10,090	15,164
Provision for loan and lease losses	91,713	-8,771	-17,544	-19,605	-17,485
Adjustments	-2,416	-23	-35	-58	-187
Ending balance	190,680	104,525	112,581	131,239	160,992
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.07	0.51	5	-0.01	0.15	4	-0.01	0.14	6	-0.02	0.16	5	-0.02	0.17
Provision for loan and lease losses / Average loans and leases	0.27	0.82	10	-0.03	0.24	3	-0.05	0.24	5	-0.06	0.28	5	-0.05	0.31
Provision for loan and lease losses / Net loan and lease losses	2,918.94	487.86	96	1,188.48	130.58	97	-1,625.95	134.68	0	-194.30	143.18	0	-115.31	141.39
Allowance for loan and lease losses / Total loans and leases not held for sale	0.56	1.58	6	0.33	0.83	9	0.35	0.90	7	0.40	0.98	10	0.48	1.07
Allowance for loan and lease losses / Total loans and leases	0.56	1.55	6	0.33	0.81	9	0.35	0.89	8	0.40	0.96	10	0.48	1.04
Allowance for loan and lease losses / Net loans and leases losses (X)	60.69	11.58	93		8.03		104.34	7.54	98	13.01	8.39	80	10.62	8.27
Allowance for loan and lease losses / Nonaccrual assets	144.77	299.44	19	124.99	218.72	35	103.01	214.03	22	87.09	178.03	20	100.48	167.13
ALLL / 90+ days past due + nonaccrual loans and leases	135.61	244.62	26	114.84	151.73	43	89.59	160.51	26	82.68	136.22	27	84.19	123.58
Gross loan and lease losses / Average loans and leases	0.03	0.34	6	0.02	0.28	6	0.03	0.30	7	0.06	0.33	11	0.08	0.37
Recoveries / Average loans and leases	0.02	0.07	17	0.02	0.08	19	0.03	0.09	16	0.03	0.09	21	0.04	0.11
Net losses / Average loans and leases	0.01	0.27	6	0	0.21	4	0	0.22	10	0.03	0.24	15	0.04	0.27
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37	0	0
Recoveries / Prior year-end losses	100.17	33.98	96	71.32	36.22	89	42.26	41.30	62	41.69	33.49	70	39.62	40.49
Earnings coverage of net loan and lease losses (X)	547.21	22.89	96	-2,622.41	24.40	1	1,798.22	21.75	98	159.99	19.67	96	98.89	19.75
Net Loan and Lease Losses By Type														
Real estate loans	0.04	0.04	59	-0.03	0.01	9	0.01	0.02	49	0	0.02	22	0.02	0.03
Real estate loans secured by 1–4 family	-0.02	0.01	22	-0.04	0.01	9	0.01	0.01	49	0.03	0.03	56	0.05	0.06
Revolving	0.33	0.01	93	-0.43	0.02	5	0.02	0.03	49	0.17	0.09	74	0.35	0.13
Closed-end	-0.05	0	9	0	0	54	0.01	0.01	56	0.01	0.02	52	-0.02	0.04
Commercial real estate loans	0.13	0.07	79	-0.01	0.01	13	0.02	0.01	68	-0.07	0.01	3	-0.02	0
Construction and land development	-0.08	0	7	-0.10	-0.01	7	-0.02	-0.03	37	-0.10	-0.02	15	-0.08	-0.04
1–4 family	0	0	59	0	0	55	0	-0.01	89	0	0	62	0	-0.01
Other	-0.08	0	4	-0.10	-0.01	5	-0.02	-0.02	33	-0.10	-0.01	11	-0.08	-0.02
Multifamily	0	0	58	0	0	56	0.17	0	95	-0.01	-0.01	22	0.02	0
Nonfarm nonresidential	0.20	0.11	79	0	0.02	48	0	0.02	25	-0.08	0.03	2	-0.02	0.01
Owner-occupied	0.20	0.02	96	0	0.01	29	0	0.01	34	-0.08	0.01	0	-0.01	0.01
Other	0	0.08	24	0	0.01	57	0	0.01	25	0	0.01	51	-0.01	0
Real estate loans secured by farmland	0	0.02	46	-0.50	0.01	2	-0.80	0	4	0	0.01	47	1.03	-0.02
Commercial and industrial loans	-0.04	0.47	1	0.06	0.37	15	-0.03	0.31	6	0.19	0.39	41	0.21	0.41
Loans to individuals	0.09	1.13	6		1.17		0.46	1.16	28	0.27	1.25	17	0.01	1.28
Credit card loans		2.92			3.11			2.92			2.92			2.67
Agricultural loans		0.19			0.08			0.15			0.18			0.11
Loans to foreign governments and institutions		0			0			0			0			0
Other loans and leases	0	0.15	36	0	0.15	35	0	0.14	19	0	0.15	12	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		98,464		87,987		151,399		165,587		119,405
90+ days past due loans and leases		8,893		7,384		16,377		8,046		30,996
Nonaccrual loans and leases		131,712		83,630		109,287		150,686		160,230
Total past due and nonaccrual loans and leases		239,069		179,001		277,063		324,319		310,631
Restructured 30–89 days past due		5,782		227		1,868		502		5,501
Restructured 90+ days past due		0		0		1,994		0		131
Restructured nonaccrual		38,861		54,872		64,588		72,505		85,214
Total restructured loans and leases		44,643		55,099		68,450		73,007		90,846
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		20,905		0
Total past due and nonaccrual loans held for sale		0		0		0		20,905		0
Restructured loans and leases in compliance		23,510		27,562		31,290		25,408		36,774
Other real estate owned		660		3,138		8,436		4,597		5,195
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.29	0.39	45	0.28	0.43	37	0.47	0.44	62	0.51
90+ days past due loans and leases	0.03	0.12	44	0.02	0.15	37	0.05	0.17	48	0.02
Nonaccrual loans and leases	0.39	0.66	27	0.27	0.51	21	0.34	0.54	29	0.46
90+ days past due and nonaccrual loans and leases	0.42	0.85	20	0.29	0.71	13	0.39	0.75	20	0.49
30–89 days past due restructured	0.02	0.01	75	0	0.01	31	0.01	0.02	49	0
90+ days past due restructured	0	0.01	29	0	0.01	29	0.01	0.01	77	0
Nonaccrual restructured	0.12	0.13	54	0.17	0.14	65	0.20	0.16	67	0.22
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0.06
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.29	0.40	45	0.28	0.43	37	0.47	0.44	62	0.51
90+ days past due assets	0.03	0.12	44	0.02	0.15	35	0.05	0.18	47	0.02
Nonaccrual assets	0.39	0.67	27	0.27	0.53	21	0.34	0.57	29	0.46
30+ days past due and nonaccrual assets	0.71	1.29	26	0.57	1.19	15	0.85	1.26	36	1
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.08	0.52	4	0.07	0.44	5	0.10	0.48	8	0.11
90+ days past due and nonaccrual assets + other real estate owned	0.08	0.55	3	0.07	0.48	5	0.10	0.52	8	0.12
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.10	0.60	5	0.08	0.53	7	0.12	0.60	8	0.13
Allowance for loan and lease losses	84.78	66.54	75	109.60	115.41	55	135.79	118.28	69	138.06
Equity capital + allowance for loan and lease losses	1.36	4.97	9	1.02	4.28	10	1.44	4.79	10	1.75
Tier 1 capital + allowance for loan and lease losses	1.47	6.04	8	1.12	5.65	8	1.57	6.16	10	1.89
Loans and leases + other real estate owned	0.48	0.97	19	0.36	0.85	15	0.47	0.96	19	0.56

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.34	0.39	54	0.32	0.38	50	0.52	0.42	70	0.74	0.44	83	0.50	0.48	64
	90+ days past due	0.01	0.16	43	0.06	0.16	56	0.14	0.22	66	0.06	0.26	54	0.12	0.31	61
	Nonaccrual.....	1.07	0.75	77	0.75	0.46	79	0.98	0.57	81	1.11	0.69	80	1.25	0.81	78
Commercial and industrial	30–89 days past due.....	0.16	0.23	49	0.31	0.31	62	0.29	0.30	58	0.23	0.32	43	0.07	0.33	19
	90+ days past due	0	0.03	35	0.01	0.05	44	0.03	0.05	61	0.01	0.05	40	0.04	0.05	65
	Nonaccrual.....	0.36	0.75	29	0.17	0.83	17	0.15	0.76	13	0.43	0.93	33	0	1.19	7
Individuals	30–89 days past due.....	1.60	0.83	84	0.09	0.83	15	1.62	0.84	84	1	0.97	54	1.62	1.08	79
	90+ days past due	0	0.14	19	0.06	0.17	50	0	0.16	15	0	0.19	15	0.14	0.21	56
	Nonaccrual.....	0	0.28	18	0	0.17	23	0	0.23	17	0	0.24	18	0.03	0.22	28
Depository institution loans	30–89 days past due.....	0	0	46	0	0	47	0	0	47		0		0	0	45
	90+ days past due	0	0	46	0	0	49	0	0	47		0.05		0	0	47
	Nonaccrual.....	0	0	47	0	0	48	0	0	48		0		0	0	47
Agricultural	30–89 days past due.....		0.17			0.24			0.17			0.17			0.20	
	90+ days past due		0			0			0			0			0.03	
	Nonaccrual.....		0.49			0.67			0.75			0.96			0.93	
Foreign governments	30–89 days past due.....		0			0.07			0.01			0			0.54	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.09			0.03			0.06			0.06			0.03	
Other loans and leases	30–89 days past due.....	0.27	0.18	73	0.25	0.20	66	0.46	0.17	84	0.42	0.20	81	0.31	0.16	78
	90+ days past due	0.04	0.01	88	0	0.01	65	0	0.01	31	0	0.02	63	0.09	0.02	89
	Nonaccrual.....	0.02	0.15	44	0	0.13	33	0	0.14	35	0	0.10	18	0	0.17	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.44	0.65	41	0.43	0.67	36	0.50	0.71	44	0.89	0.74	65	0.62	0.82	46
	90+ days past due	0.02	0.33	44	0.02	0.31	42	0.13	0.46	60	0.08	0.49	50	0.14	0.69	58
	Nonaccrual	1.03	0.89	66	1.18	0.73	82	1.44	0.86	80	1.58	0.97	77	1.70	1.19	72
Revolving	30–89 days past due	1.52	0.48	91	0.40	0.45	47	0.84	0.50	80	1.02	0.61	84	0.60	0.60	61
	90+ days past due	0	0.03	68	0.18	0.05	87	0.10	0.05	75	0.33	0.07	89	0.04	0.07	65
	Nonaccrual	2.53	1.13	85	2.56	1	83	1.31	1.17	74	1.65	1.17	74	4.29	1.30	88
Closed-end	30–89 days past due	0.35	0.65	29	0.44	0.70	38	0.46	0.75	36	0.87	0.79	61	0.62	0.91	47
	90+ days past due	0.02	0.38	46	0	0.35	34	0.14	0.53	59	0.03	0.57	39	0.16	0.79	58
Junior lien	30–89 days past due	0.91	0.87	60	1.03	0.70	79	1.46	0.84	80	1.56	0.96	77	1.17	1.20	56
	90+ days past due	0	0.02	28	0.01	0.02	25	0	0.03	22	0.01	0.03	31	0	0.04	21
	Nonaccrual	0	0	32	0	0	29	0	0	24	0	0	22	0.15	0.01	98
	Nonaccrual	0.06	0.04	68	0.08	0.04	76	0.15	0.06	81	0.22	0.07	86	0.11	0.09	68
Commercial real estate	30–89 days past due	0.21	0.26	58	0.15	0.18	52	0.55	0.17	93	0.47	0.18	89	0.29	0.16	72
	90+ days past due	0	0.02	23	0.14	0.03	88	0.17	0.03	89	0.03	0.04	67	0.08	0.05	77
	Nonaccrual	1.13	0.62	80	0.11	0.23	30	0.18	0.28	43	0.28	0.34	48	0.44	0.40	62
Construction and development	30–89 days past due	0.19	0.28	58	0.87	0.28	86	0	0.21	10	0.56	0.23	82	0	0.22	15
	90+ days past due	0	0.01	35	0	0.02	33	0.32	0.02	98	0.24	0.03	93	0.24	0.04	90
	Nonaccrual	0	0.41	11	0.50	0.20	85	0.62	0.19	86	1	0.24	89	1.23	0.34	89
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0.56	0.07	94	0	0.04	24
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40	0.24	0.01	98
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28	0	0.03	23
Other	30–89 days past due	0.19	0.22	66	0.87	0.20	89	0	0.13	14	0	0.13	14	0	0.15	17
	90+ days past due	0	0	40	0	0.01	35	0.32	0.02	98	0.24	0.02	94	0	0.03	30
	Nonaccrual	0	0.35	12	0.50	0.17	87	0.62	0.15	90	1	0.18	91	1.23	0.27	91
Multifamily	30–89 days past due	0	0.09	22	0	0.08	39	0	0.10	18	0.02	0.07	51	0.40	0.07	94
	90+ days past due	0	0	45	0.73	0	99	0.99	0.01	99	0.07	0.01	89	0	0.02	36
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0.21	0.10	79	0.21	0.12	79
Nonfarm non-residential	30–89 days past due	0.28	0.23	66	0.07	0.14	34	0.74	0.17	97	0.54	0.17	93	0.31	0.16	77
	90+ days past due	0	0.02	26	0.02	0.03	66	0	0.03	21	0	0.04	20	0.08	0.06	76
	Nonaccrual	1.68	0.79	87	0.07	0.28	18	0.14	0.30	30	0.20	0.38	32	0.37	0.45	43
Owner Occupied	30–89 days past due	0.22	0.07	89	0.05	0.07	48	0.01	0.09	15	0.14	0.07	74	0.07	0.08	54
	90+ days past due	0	0	33	0.02	0.01	77	0	0.01	25	0	0.02	23	0	0.02	25
	Nonaccrual	0.37	0.27	64	0.02	0.16	19	0.01	0.17	14	0.12	0.21	36	0.27	0.24	56
Other	30–89 days past due	0.06	0.14	52	0.03	0.07	41	0.73	0.07	98	0.40	0.09	93	0.24	0.07	90
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25	0.08	0.03	82
	Nonaccrual	1.32	0.44	90	0.04	0.10	40	0.14	0.13	67	0.09	0.14	46	0.10	0.18	47
Farmland	30–89 days past due	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22	0	0.14	27
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38	0	0.05	39
	Nonaccrual	0	1.13	19	0	0.84	19	0	1.23	19	2.13	1.07	75	1.62	0.72	78
Credit card	30–89 days past due		0.95			1.19			1.22			1.08			1.21	
	90+ days past due		0.63			0.78			0.73			0.75			0.75	
	Nonaccrual		0.05			0.11			0.09			0.08			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-1,832,344	-1,644,544	-696,813	63,478	349,984										
Retained earnings	12,207,688	11,656,707	10,776,756	9,685,076	8,908,383										
Accumulated other comprehensive income (AOCI)	428,052	-194,613	-453,670	-330,950	-226,970										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	10,803,396	9,817,550	9,626,273	9,417,604	9,031,397										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	775,663	776,127	767,558	697,440	488,079										
Accumulated other comprehensive income-related adjustments	0	0	0	897	2,434										
Other deductions from common equity tier 1 capital	65,493	142,702	128,922	92,939	60,494										
Subtotal:	9,962,240	8,898,721	8,729,793	8,626,328	8,480,390										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	9,962,240	8,898,721	8,729,793	8,626,328	8,480,390										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	884,860	1,273,408	882,010	882,010	882,010										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	884,860	1,273,408	882,010	882,010	882,010										
Less: Additional tier 1 capital deductions	24,899	20,118	15,122	34,953	42,512										
Additional tier 1 capital	859,961	1,253,290	866,888	847,057	839,498										
Tier 1 Capital	10,822,201	10,152,011	9,596,681	9,473,385	9,319,888										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	949,676	1,099,522	1,099,453	1,099,387	809,323										
Non-qualifying capital instruments	53,889	80,807	107,707	134,588	161,452										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	259,891	124,406	138,191	153,805	191,954										
Exited advanced approach eligible credit reserves	0	0	0	0	0										
Unrealized gains on AFS preferred stock classified as equity	1,263,456	1,304,735	1,345,351	1,387,780	1,162,729										
Tier 2 capital before deductions	1,003,565	1,180,329	1,207,160	1,233,975	970,775										
Exited advanced approach tier 2 capital before deductions	0	0	0	0	0										
Less: Tier 2 capital deductions	1,263,456	1,304,735	1,345,351	1,387,780	1,155,129										
Tier 2 capital	1,003,565	1,180,329	1,207,160	1,233,975	963,175										
Total capital	12,085,657	11,456,746	10,942,032	10,861,165	10,475,017										
Exited advanced approach total capital	11,825,766	11,332,340	10,803,841	10,707,360	10,283,063										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	142,434,964	117,896,815	121,720,591	122,464,126	117,566,828										
Less: Deductions from common equity tier 1 capital	866,055	938,947	911,601	825,330	591,084										
Less: Other deductions	-888,649	-207,854	406,374	121,707	17,743										
Total assets for leverage ratio	142,457,558	117,165,722	120,402,616	121,517,089	116,958,001										
Total risk-weighted assets	77,662,477	70,088,259	67,837,126	68,616,384	72,020,894										
Exited advanced approach total RWA	74,460,356	67,526,905	63,914,840	64,018,749	68,257,616										
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.83	12.36	62	12.70	12.11	70	12.87	12.09	71	12.57	12.16	68	11.77	12.16	53
Common equity tier 1 capital, column B	13.38	0.30	97	13.18	0.29	96	13.66	0.52	98	13.47	0.44	99	12.42	0.47	97
Tier 1 capital, column A	13.93	13.09	73	14.48	12.78	77	14.15	12.85	78	13.81	12.95	68	12.94	12.92	60
Tier 1 capital, column B	14.53	0.34	94	15.03	0.34	96	15.01	0.60	97	14.80	0.51	97	13.65	0.55	94
Total capital, column A	15.56	15.24	63	16.35	14.36	81	16.13	14.45	78	15.83	14.63	72	14.54	14.65	58
Total capital, column B	15.88	0.39	93	16.78	0.38	97	16.90	0.67	97	16.73	0.57	97	15.07	0.61	93
Tier 1 leverage	7.60	9.13	9	8.66	9.76	18	7.97	9.71	8	7.80	9.53	11	7.97	9.40	17
Supplementary leverage ratio, advanced approaches HCs	8.55	8.71	52	7.61	7.41	66	7.04	7.31	50	6.81	6.58	46	6.77	7.12	35

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		1,573,478			1,523,621			0			0			0		3.27	

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35	0	0.02	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			51.47			56.12			52.23			49.62					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			48.53			43.88			47.77			50.38					
Separate account assets (L/H) / Total life assets	11.24			7.26			8.53			2.52			2.15					
Insurance activities revenue / Adjusted operating income	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9	0	0.56	9			
Premium income / Insurance activities revenue	2.84			7.32			4.86			4.64			4.87					
Credit related premium income / Total premium income	38.23			34.91			44.54			43.04			52.96					
Other premium income / Total premium income	61.77			65.09			55.46			56.96			47.04					
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43	0	0.12	42			
Insurance net income (P/C) / Equity (P/C)	15.59			19.86			15.64			5.74			5.19					
Insurance net income (L/H) / Equity (L/H)	3.62			5.13			1.99			-2.99			4.69					
Insurance benefits, losses, expenses / Insurance premiums	447.82			233.61			160.49			127.33			246.60					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.15			0.17			0.48			0.41					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0.15			2.31			0			1.92					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.29	11.03	62	14.86	11.51	65	0	10.22	5	0	9.84	6	0	9.31	7			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	112,312			98,871			88,449			74,572			67,396					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.07	0.75	79	0.07	1.39	76	0.07	1.79	75	0.05	1.54	72	0.05	1.46	70			

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016							
Foreign Activities															
Total foreign loans and leases	1,275,821		1,452,007		2,155,415		1,199,779		1,658,266						
Real estate loans.....	131		195		252		334		366						
Commercial and industrial loans	126,789		183,344		118,470		289,081		317,653						
Loans to depository institutions and other banks acceptances	27		1,266		5,019		0		26,180						
Loans to foreign governments and institutions	0		0		0		0		0						
Loans to individuals	261		841		845		911		13,043						
Agricultural loans.....	0		0		0		0		0						
Other foreign loans.....	1,148,613		1,266,361		2,030,829		909,453		1,258,715						
Lease financing receivables.....	0		0		0		0		42,309						
Debt securities	20,358,191		14,721,983		17,103,832		15,759,842		12,123,558						
Interest-bearing bank balances	30,436,259		25,722,630		19,504,815		27,875,646		20,109,146						
Total selected foreign assets	52,070,271		41,896,620		38,764,062		44,835,267		33,890,970						
Total foreign deposits	96,580,696		72,577,683		74,688,114		75,550,991		61,620,709						
Interest-bearing deposits	71,198,527		60,400,334		66,467,956		65,672,234		53,648,216						
Non-interest-bearing deposits.....	25,382,169		12,177,349		8,220,158		9,878,757		7,972,493						
Analysis Ratios															
Yield: Foreign loans	1.59	0.87	74	3.06	1.25	77	3.04	1.17	77	2.14	1.08	71	1.92	1.23	70
Cost: Interest-bearing deposits.....	-0.03	0.42	7	0.57	1.19	13	0.50	0.97	31	0.26	0.51	28	0.12	0.36	16
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				67.21
Commercial and industrial loans		0.64			0.29			1.53			2.12				1.37
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....	-12.13	-2.40	30	-32.63	22.48	5	79.65	7.24	91	-27.65	21.19	24	65.46	6.90	85
Total selected assets.....	24.28	2.04	77	8.08	12.40	65	-13.54	3.24	21	32.29	21.86	75	19.50	12.63	79
Deposits	33.07	3.46	90	-2.83	10.36	26	-1.14	5	48	22.61	-0.77	84	8.22	47.76	68

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		0	0	0				
Commercial and industrial loans		0	0	0				
All other loans and leases		0	0	0				
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Operating Income								
Income from bank subsidiaries	946,479	2,139,241	1,292,753	582,730	339,316	-55.76	48.34	
Dividends	900,000	2,024,132	1,200,868	525,000	300,000	-55.54	50.00	
Interest	46,479	115,109	91,885	57,730	39,316	-59.62	22.14	
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	160	662	0	454	3,842	-75.83	-98.25	
Dividends	160	662	0	0	3,381	-75.83	-98.15	
Interest	0	0	0	454	461		-100.00	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0					
Dividends	0	0	0					
Interest	0	0	0					
Management and service fees	0	0	0					
Other income	0	0	0					
Total income from subsidiaries	946,639	2,139,903	1,292,753	583,184	343,158	-55.76	46.27	
Securities gains (losses)	0	0	0	0	0			
Other operating income	19,447	16,151	-8,701	18,134	7,466	20.41	155.38	
Total operating income	966,086	2,156,054	1,284,052	601,318	350,624	-55.19	47.54	
Operating Expenses								
Personnel expenses	665	820	773	-77	0	-18.90		
Interest expense	134,611	117,732	54,471	46,880	46,853	14.34	187.46	
Other expenses	-4,832	31,675	59,011	55,630	36,500			
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	130,444	150,227	114,255	102,433	83,353	-13.17	10.22	
Income (loss) before taxes	835,175	2,009,588	1,169,797	498,885	267,271	-58.44	55.68	
Applicable income taxes (credit)	-28,167	-24,280	-24,599	-43,732	-28,323			
Extraordinary items				0	0			
Income before undistributed income of subsidiaries	863,342	2,033,868	1,194,396	542,617	295,594	-57.55	52.67	
Equity in undistributed income of subsidiaries	345,968	-541,652	361,971	656,355	736,934		-15.27	
Bank subsidiaries	326,041	-559,940	336,656	632,600	708,358		-17.00	
Nonbank subsidiaries	19,927	18,288	25,315	23,755	28,576	8.96	28.77	
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	1,209,310	1,492,216	1,556,367	1,198,972	1,032,528	-18.96	24.19	
Memoranda								
Bank net income	1,226,041	1,464,192	1,537,524	1,157,600	1,008,358	-16.27	23.49	
Nonbank net income	20,087	18,950	25,315	23,755	31,957	6.00	-16.80	
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
			% of Total Assets		1-Year	5-Year							
Assets													
Investment in bank subsidiaries		13,745,347	80.57	12,004,861	75.57	12,779,688	89.07	11,920,540	11,389,346		14.50	32.64	
Common and preferred stock		10,799,946	63.31	9,349,756	58.85	9,583,567	66.79	9,223,936	8,635,022		15.51	36.23	
Excess cost over fair value		51,272	0.30	51,272	0.32	38,810	0.27	38,810	38,810		0.00	32.11	
Loans, advances, notes, and bonds		2,670,000	15.65	2,370,000	14.92	2,910,000	20.28	2,460,000	2,560,000		12.66	18.14	
Other receivables		224,129	1.31	233,833	1.47	247,311	1.72	197,794	155,514		-4.15	64.01	
Investment in nonbank subsidiaries		172,774	1.01	163,007	1.03	182,941	1.28	226,606	198,507		5.99	0.41	
Common and preferred stock		172,774	1.01	163,007	1.03	174,558	1.22	204,564	176,476		5.99	19.11	
Excess cost over fair value		0	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds		0	0	0	0	0	0	13,500	13,500			-100.00	
Other receivables		0	0	0	0	8,383	0.06	8,542	8,531			-100.00	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0				
Common and preferred stock		0	0	0	0	0	0	0	0				
Excess cost over fair value		0	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0				
Other receivables		0	0	0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0	0				
Securities		113	0	112,089	0.71	0	0	930	929		-99.90	-90.22	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0				
Cash and due from affiliated depository institution		2,515,960	14.75	2,559,133	16.11	866,834	6.04	1,002,464	756,971		-1.69	232.14	
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0				
Premises, furnishings, fixtures and equipment		4	0	4	0	4	0	4	4		0.00	0.00	
Intangible assets		0	0	0	0	0	0	0	0				
Other assets		625,369	3.67	1,047,531	6.59	518,464	3.61	469,540	404,568		-40.30	23.42	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0				
Total assets		17,059,567	100.00	15,886,625	100.00	14,347,931	100.00	13,620,084	12,750,325		7.38	44.56	
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0	0				
Securities sold (repos)		0	0	0	0	0	0	0	0				
Commercial paper		0	0	0	0	0	0	0	0				
Other borrowings 1 year or less		498,994	2.93	499,774	3.15	0	0	0	0		-0.16		
Borrowings with maturity over 1 year		2,492,675	14.61	1,996,149	12.56	2,011,322	14.02	1,497,318	1,496,653		24.87	66.47	
Subordinated notes and debentures		1,098,536	6.44	1,098,271	6.91	1,098,018	7.65	1,097,750	748,365		0.02	46.62	
Other liabilities		744,791	4.37	776,333	4.89	436,527	3.04	498,308	420,029		-4.06	43.44	
Balance due to subsidiaries and related institutions		536,315	3.14	425,140	2.68	293,781	2.05	310,493	314,906		26.15	63.05	
Total liabilities		5,371,311	31.49	4,795,667	30.19	3,839,648	26.76	3,403,869	2,979,953		12.00	73.56	
Equity Capital		11,688,256	68.51	11,090,958	69.81	10,508,283	73.24	10,216,215	9,770,372		5.39	34.26	
Perpetual preferred stock (income surplus)		884,860	5.19	1,273,408	8.02	882,010	6.15	882,010	882,010		-30.51	127.74	
Common stock		408,619	2.40	408,619	2.57	408,619	2.85	408,619	408,619		0.00	0.00	
Common surplus		963,498	5.65	1,012,987	6.38	1,068,442	7.45	1,047,282	1,035,805		-4.89	-10.14	
Retained earnings		12,207,688	71.56	11,656,707	73.37	10,776,756	75.11	9,685,076	8,908,383		4.73	48.10	
Accumulated other comprehensive income		428,052	2.51	-194,613	-1.23	-453,670	-3.16	-414,349	-370,005				
Other equity capital components		-3,204,461	-18.78	-3,066,150	-19.30	-2,173,874	-15.15	-1,392,423	-1,094,440				
Total liabilities and equity capital		17,059,567	100.00	15,886,625	100.00	14,347,931	100.00	13,620,084	12,750,325		7.38	44.56	
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0				
Loans and advances from nonbank subsidiaries		277,782	1.63	277,689	1.75	277,596	1.93	277,503	277,410		0.03	0.17	
Notes payable to subsidiaries that issued TPS		269,447	1.58	269,357	1.70	269,267	1.88	269,177	269,087		0.03	0.17	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0				
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0				
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0				

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct												
	10.81	7.28	79	14.02	9.68	89	15.22	10.40	89	12.01	7.61	88	11.37	7.97	87
Profitability															
Net income / Average equity capital	11.76	7.44	82	15.03	10.51	87	16.19	11.19	87	12.88	8.74	83	12.04	9.09	80
Bank net income / Average equity investment in banks	11.88	9.75	66	12.02	7.89	69	14.60	7.10	77	12.47	4.73	76	19.57	5.53	89
Nonbank net income / Average equity investment in nonbanks		7.01			8.55			8.78			6.82			7.23	
Subsidiary HCs net income / Average equity investment in sub HCs	101.38	88.16	41	98.12	82.22	30	98.79	82.56	32	96.55	80.64	35	97.66	80.11	33
Bank net income / Parent net income	1.66	3.59	58	1.27	5.93	59	1.63	3.78	64	1.98	7.76	58	3.10	6.37	57
Nonbank net income / Parent net income		68.34			74			72.48			82.97			76.68	
Leverage															
Total liabilities / Equity capital	45.95	20.06	85	43.24	20.43	82	36.54	20.88	78	33.32	19.94	77	30.50	21.58	80
Total debt / Equity capital	34.99	14.41	82	32.41	14.31	78	29.59	14.69	78	25.40	13.95	77	22.98	15.12	76
Total debt + notes payable to subs that issued TPS / Equity capital	37.30	16.67	84	34.84	16.36	80	32.15	17.10	79	28.04	16.10	77	25.73	17.51	75
Total debt + Loans guaranteed for affiliate / Equity capital	34.99	14.68	82	32.41	14.56	78	29.59	15.14	78	25.40	14.35	77	22.98	15.57	76
Total debt / Equity capital – excess over fair value	35.15	14.52	82	32.56	14.51	78	29.70	14.81	78	25.50	14.10	76	23.07	15.29	75
Long-term debt / Equity capital	30.72	13.56	82	27.90	13.04	77	29.59	13.37	79	25.40	12.69	77	22.98	13.44	77
Short-term debt / Equity capital	4.27	0.77	87	4.51	1.02	84	0	1.14	37	0	1.07	36	0	1.59	35
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40	0	0.39	38
Excess cost over fair value / Equity capital	0.44	0.08	89	0.46	0.12	88	0.37	0.12	86	0.38	0.17	83	0.40	0.20	83
Long-term debt / Consolidated long-term debt	87.79	34.67	92	67.45	28.44	83	91.42	28.63	94	80.49	26.93	89	72.36	28.31	84
Double Leverage															
Equity investment in subs / Equity capital	94.32	102.81	10	86.23	103.22	3	93.23	103.10	10	92.67	102.10	13	90.58	101.56	12
Total investment in subs / Equity capital	119.08	110.16	83	109.71	111.07	65	123.36	112.48	80	118.90	111.30	78	118.60	110.99	82
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.55	0.47	14	-1.02	0.36	5	-0.46	0.35	11	-0.62	0.52	15	-0.89	0.28	14
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22			1.22			2.64			1.75	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	129.79	136.61	53	286.22	177.68	83	218.51	162.34	77	123.43	141.81	48	84.57	137.84	25
Cash from ops + noncash items + op expense / Op expense + dividend	223.11	147.26	83	281.11	190.27	80	228.59	174.91	76	141.35	148.20	54	95.87	144.09	26
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	96.72	134.09	26	333.28	116.34	97	76.38	103.19	25	148.59	92.33	80	100.30	128.25	35
Pretax operating income + interest expense / Interest expense	720.44	2,016.32	39	1,806.92	1,968.54	62	2,247.56	2,898.75	76	1,164.17	1,909.25	63	670.45	2,107.38	48
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	700.98	1,539.23	41	1,691.70	1,632.83	64	1,979.25	1,369.37	72	1,061.39	1,547.94	57	629.92	1,414.32	43
Dividends + interest from subsidiaries / Interest expense + dividends	122.71	150.43	46	293.14	210.80	77	239.40	188.90	73	124.46	172.51	39	82.94	157.78	24
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30	0	14.75	33
Net income / Current part of long-term debt + preferred dividends (X)	27.04	35.64	64	32.16	57.11	66	33.54	33.93	71	24.08	24.63	66	44.13	55.02	83
Other Ratios															
Net assets that reprice within 1 year / Total assets	11.34	3.86	85	12.29	2.64	89	8.93	2.61	84	7.19	3.24	73	7.89	4.62	70
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10			1.57	
Nonaccrual		1.03			0.54			6.54			7.38			15.05	
Total		1.13			0.58			6.78			7.48			16.62	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45	0	0.11	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45	0	0.11	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.27	2.66	61	0.33	5.62	58	0.19	5.50	49	0.21	5.68	48	0.21	6.18	46
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.08	77	0.01	0.19	73	0.07	0.21	84	0.07	0.13	83	0.06	0.11	82

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	73.76	81.10	53	30.10	57.84	26	40.65	57.26	32	77.71	68.72	63	124.12	78.25	83
Dividends declared / Net income	52.66	42.29	66	41.03	33.08	65	31.20	27.33	55	35.17	31.29	50	35.53	29.05	62
Net income – dividends / Average equity.....	5.12	4.13	64	8.26	6.46	74	10.47	7.33	85	7.79	5.03	78	7.33	5.34	81
Percent of Dividends Paid															
Dividends from bank subsidiaries	141.33	132.17	57	330.60	178.13	83	247.34	157.73	73	124.50	130.71	51	81.77	116.31	35
Dividends from nonbank subsidiaries	0.03	3.41	48	0.11	7.53	41	0	7.13	23	0	12.57	21	0.92	11.99	58
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42	0	13.56	42
Dividends from all subsidiaries	141.36	174.85	47	330.71	260.40	75	247.34	215.26	67	124.50	196.35	35	82.69	190.88	20
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	73.41	60.28	64	138.24	66.55	94	78.10	60.71	71	45.35	59	39	29.75	44.62	36
Interest income from bank subsidiaries.....	3.79	0.36	93	7.86	0.54	96	5.98	0.52	95	4.99	0.76	92	3.90	0.54	92
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34	0	2.35	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47	0	0	49
Operating income from bank subsidiaries	77.20	62.88	66	146.10	69.36	93	84.08	63.43	68	50.34	62.82	37	33.65	53.32	32
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0.80	56.39	32	3.49	82.95	25	0	51.40	17	0	102.35	13	10.58	61.37	42
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26	0	18.56	24	1.91	8.11	56	1.44	6.68	52
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36	0	1.37	36
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43	0	0.73	44
Operating income from nonbank subsidiaries	0.80	79.84	17	3.49	150.41	12	0	99.33	7	1.91	165.35	14	12.02	98.61	28
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89			39.67	
Interest income from subsidiary holding companies		8.40			6.54			3.95			2.71			0.33	
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56			0.58	
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0			0	
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33			42.09	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	93.16	69.76	51	93.88	67.32	54	93.52	65.18	56	87.31	59.17	54	85.56	52.71	56
Interest income from bank subsidiaries.....	4.81	0.63	92	5.34	0.80	91	7.16	0.92	92	9.60	0.94	94	11.21	1.12	96
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35	0	2.70	37
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44	0	0.03	48
Operating income from bank subsidiaries	97.97	82.20	52	99.22	78.80	65	100.68	74.20	97	96.91	69.23	57	96.77	63.24	64
Dividends from nonbank subsidiaries	0.02	1.95	48	0.03	2.65	40	0	2.57	23	0	2.65	23	0.96	3.92	64
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0.08	2.79	58	0.13	3.92	59
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40	0	0.06	39
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42	0	0.19	45
Operating income from nonbank subsidiaries	0.02	4.70	35	0.03	7.29	26	0	7.64	14	0.08	9.99	29	1.10	13.62	51
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42	0	6.07	42
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45	0	0.04	45
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40	0	7.14	40
Loans and advances from subsidiaries / Short term debt.....	55.67	135.13	51	55.56	83.37	62		87.87			83.68			151.56	
Loans and advances from subsidiaries / Total debt	6.79	27.08	40	7.73	28.33	41	8.93	26.53	45	10.69	39.18	47	12.36	30.35	53